

IN THE CLAIMS:

A complete set of the claims is included below, as well as the current status of each claim. This listing of claims will replace all prior versions, and listings, of claims in the application.

1-58. (Cancelled)

59. (New) A method for providing approval for a third party to access a value account controlled by a primary account holder, the method comprising:

receiving, at a merchant device, a system identification number and a biological sample proffered by the third party, wherein the system identification number is received without using a physical access device possessed by the third party;

transmitting said system identification number to a central database;

receiving in response to said transmission, registered biological identification data that corresponds to said system identification number; and

verifying an identity of the third party, said verifying being based on a comparison at said merchant device of data derived from the proffered biological sample to said registered biological identification data.

60. (New) The method of claim 59 further comprising assessing whether the third party is permitted to access the value account based upon conditions set by the primary account holder.

61. (New) The method of claim 60 wherein one of the conditions set by the primary account holder is an amount that can be accessed by the third party.

62. (New) The method of claim 60 wherein one of the conditions set by the primary account holder is an amount that can be accessed during a period or range of time.

63. (New) The method of claim 60 wherein one of the conditions set by the primary account holder is permitted geographical locales from which the value account may be accessed.

64. (New) The method of claim 60 wherein one of the conditions set by the primary account holder is the type of merchants from which the value account may be accessed.

65. (New) The method of claim 60 wherein one of the conditions set by the primary account holder is a category of goods or services for which the value account can be accessed.

66. (New) A method for providing approval for a third party to access a value account controlled by a primary account holder, the method comprising:

receiving, at a merchant device, a system identification number and a biological sample proffered by the third party, wherein the system identification number is received without using a physical access device possessed by the third party; and

verifying an identity of the third party, said verifying being based on a comparison at said merchant device of data derived from the proffered biological sample to registered biological identification data that corresponds to said system identification number,

wherein said registered biological identification data is retrieved from said merchant device.

67. (New) The method of claim 66, further comprising:

if the identity of the third party is not verified by the comparison of data derived from the proffered biological sample to said registered biological identification data stored at said merchant device:

transmitting said system identification number to a central database,

receiving in response to said transmission, centrally accessible registered biological identification data that corresponds to said system identification number, and

verifying an identity of the third party, said verifying being based on a comparison at said merchant device of data derived from the proffered biological sample to said centrally accessible registered biological identification data.

68. (New) A method of providing notification to a primary account holder that a third party has accessed a value account controlled by the primary account holder, the method comprising:

receiving, at a merchant device, a biological sample proffered by the third party;

verifying the identity of the third party, said verifying being based on a comparison of data derived from the proffered biological sample to registered biological identification data;

identifying the value account associated with the proffered biological sample; and

notifying the primary account holder for the account that the third party has accessed the account after the account access has completed.

69. (New) The method of claim 68 wherein notifying the primary account holder is accomplished through electronic mail.
70. (New) The method of claim 68 wherein notifying the primary account holder includes one or more of providing the name of the third party, a merchant name, a merchant location, merchant contact information, and the amount of a transaction completed through access of the account.
71. (New) The method of claim 68 wherein notifying the primary account holder includes providing a list of items purchased by the third party through access of the account.
72. (New) A method of providing approval for a third party to access a value account controlled by a primary account holder, the method comprising:
- receiving, at a merchant device, a first biological sample proffered by the third party;
 - verifying the identity of the third party, said verifying being based on a comparison of data derived from the first biological sample to registered biological identification data;
 - identifying the value account associated with the first biological sample;
 - notifying the primary account holder for the account that the third party desires to access the account;
 - receiving a second biological sample from the primary account holder;
 - verifying the identity of the primary account holder, said verifying being based on a comparison of the data derived from the second biological sample to registered biological identification data for the primary account holder for the account; and
 - if the identity of the primary account holder is verified, receiving an authorization from the primary account holder permitting the third party to access the account.
73. (New) The method of claim 72 wherein notification of the third party access to the account is based upon a purchase of a predetermined type of goods.
74. (New) The method of claim 72 wherein notification of the third party access to the account is based upon a first biological sample being proffered outside a pre-approved geographic area.
75. (New) The method of claim 72 further comprising assessing whether the third party is permitted to access the value account based upon conditions set by the primary account holder.

76. (New) The method of claim 75 wherein one of the conditions set by the primary account holder is an amount that can be withdrawn by the third party.
77. (New) The method of claim 75 wherein one of the conditions set by the primary account holder is an amount that can be withdrawn during a period or range of time.
78. (New) The method of claim 75 wherein one of the conditions set by the primary account holder is permitted geographical locales from which the value account may be accessed.
79. (New) The method of claim 75 wherein one of the conditions set by the primary account holder is the types of merchants from which the value account may be accessed.